

STATINTL

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ANNUAL MEETING OF  
YOUR

GOVERNMENT  
EMPLOYEES  
HEALTH  
ASSOCIATION

INCORPORATED UNDER THE LAWS OF THE DISTRICT OF COLUMBIA  
IN THE INTEREST OF INSURANCE PROTECTION FOR AGENCY EMPLOYEES

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PROVIDING A VARIETY OF INSURANCE PLANS

- LIFE INSURANCE

UBLIC  
WAEPA  
CONTRACT

- HEALTH INSURANCE

ASSOCIATION BENEFIT PLAN  
(HOSPITAL, MEDICAL & SURGICAL)  
CONTRACT HOSPITALIZATION  
SPECIFIED DREAD DISEASE PLAN

- DISABILITY INSURANCE (INCOME REPLACEMENT PLAN)

- ACCIDENTAL DEATH & DISMEMBERMENT INS. (24 HOUR FAP)

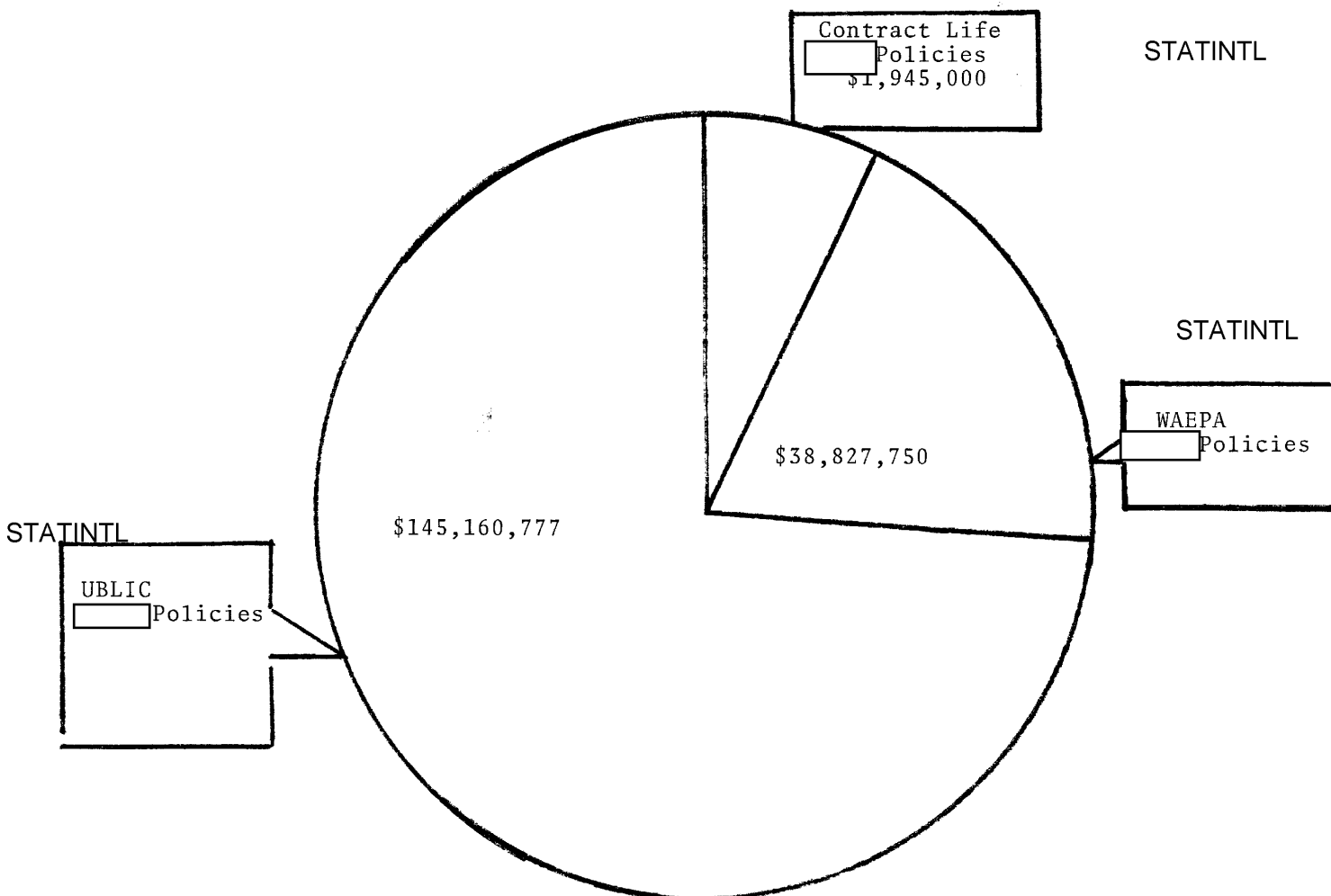
- TRAVEL INSURANCE

AIR FLIGHT TRIP  
MILITARY AIR FLIGHT TRIP

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\$185,933,527 of Life Insurance in Force

31 December 1975



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Comparison with 31 December 1974 figures:

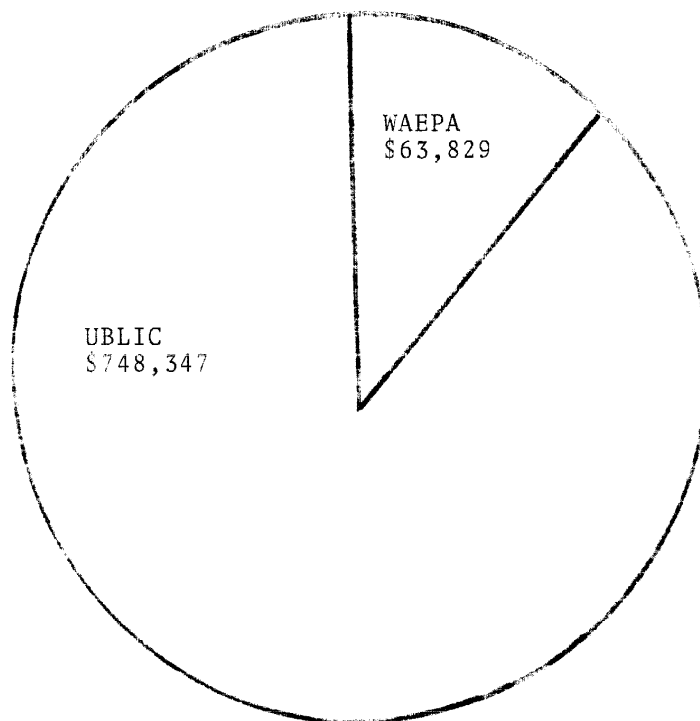
UBLIC	- Policies increased by 124	Insurance increased by	\$2,454,000
WAEPA	- Policies decreased by 111	Insurance increased by	\$1,010,000*
Contract	- Policies decreased by 15	Insurance decreased by	\$ 173,000

\* WAEPA increased the amounts of insurance on the lives of members under age 31 on 1 April 1975, and gave a 10% blanket increase in coverage on 1 November 1975. Both increases were provided at no increase in premium.

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LIFE INSURANCE BENEFITS PAID IN 1975

\$812,176



CONTRACT LIFE  
\$ -0-

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Comparison with 1974 Benefits

UBLIC benefits up	\$ 26,000
WAEPA benefits down	\$ 66,000
Contract Life down	\$ 15,000

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UBLIC RETIREE COVERAGE AS OF 31 DECEMBER 1975  
(Retiree Benefit Initiated 1 June 1966)

\$28,881,777 of Insurance Continued After Retirement

958 Retirees Under Age 60	
With Coverage Totaling	\$26,986,000
516 Retirees Age 60 To 70	
With Free Coverage Totaling	\$1,859,064
33 Retirees Age 70 or Older	
With Free Coverage Totaling	\$36,713

65 Claims Totaling \$974,174 Paid Since June 1966

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RETIREE COVERAGE

	<u>Dec '74 totals</u>	<u>Dec '75 totals</u>
Total number of retirees covered increased by 272	1235	1507
Total amount of insurance continued after retirement increased by \$5,865,965	\$23,015,812	\$28,881,777
Number of retirees under age 60 increased by 172	786	958
Coverage of retirees under age 60 increased by \$5,482,000	\$21,504,000	\$26,986,000
Number of retirees age 60 to 70 with free coverage increased by 86	430	516
Free Coverage of retirees age 60 to 70 increased by \$366,887	\$ 1,492,177	\$ 1,859,064
Number of retirees age 70 or older increased by 14	19	33
Free Coverage of retirees age 70 or older increased by \$17,078	\$ 19,635	\$ 36,713
Number of claims paid on retirees increased by 19	46	65
Total benefits paid increased by \$380,847	\$ 593,327	\$ 974,174
Free coverage on eligible retirees increased by \$383,965	\$ 1,511,812	\$ 1,895,777

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HEALTH INSURANCE

CALENDAR YEAR 1975



ASSOCIATION  
PLAN

CONTRACT

\$9,638,438

\$8,425,690

\$9,565,980

\$8,394,662

\$72,458

PREMIUMS

\$31,028

BENEFITS

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Enrollment in the Association Benefit Plan is 94 more than the 31 December 1974 figure.  
Enrollment in the Contract Health Plan is 23 less than the 31 December 1974 figure.  
Health Insurance Benefits increased by \$1,119,000 over 1974. Number of claims increased  
by approximately 4,341.  
Approximately 71% of these claims were paid in the Agency's Insurance Branch.

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#### HIGHLIGHTS

The following Benefit Changes in the Association Benefit Plan were submitted to the Civil Service Commission for the 1976 contract year:

1. Increase the basic benefit for doctors' charges for maternity from \$250 to in full up to the reasonable and customary charge for normal delivery.
2. Increase the basic benefit for anesthetists' charges for maternity from a maximum of \$60 to in full.
3. Add coverage under major medical benefits for the services of a Christian Science practitioner if the practitioner's services are elected instead of the services of a doctor.
4. Add coverage under major medical benefits for two external prostheses per mastectomy and two bras per calendar year designed exclusively for use with an external prosthesis following mastectomy.

The above changes were approved by the Commission on September 11, 1975. Because of uncertainty as to what the relationship of the FEHB program to Medicare would be on January 1, 1976, the Commission announced on October 20th two sets of premium rates and extended the Open Season until December 31, 1975. Anticipating Congressional action on this matter, the Commission announced 1976 rates on November 17, 1975. At the 11th hour Congress acted on this matter and Agency employees were officially notified of the final 1976 rates on January 13, 1976. [REDACTED]

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Loss of key GEHA personnel were experienced in 1975. [REDACTED], 19 years a member of the Board of Directors retired as did [REDACTED] a 7 year Board member.

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Annual Report  
Jan '76

SUMMARY OF INSURANCE ACTIVITY  
1 January through 31 December 1975

Premiums Paid to Underwriters

UBLIC	695,550	
Dependent Premium	36,668	
WAEPA	178,968	
Contract Life	19,120	
Association Plan Hospitalization	6,794,297	
Retirees	2,771,683	
Contract Hospitalization	72,458	
Air Flight	4,472	
Income Replacement	13,861	
Specified Diseases	6,298	
Flight and Accident Plan	48,892	
Military Air Flight	308	<u>\$10,642,575</u>

Claims Paid by Underwriters

Association Plan Hospitalization	5,978,416	
Claims Paid by Underwriter (retirees)	2,416,246	
Contract Hospitalization	31,028	
*UBLIC	748,347	
**WAEPA	63,829	
Contract Life	0	
Air Flight	0	
Military Air Flight	0	
Income Replacement	5,800	
Specified Diseases	0	
Flight and Accident Plan	0	<u>\$ 9,243,666</u>

\* 8 @ 36,000; 2 @ 20,000; 8 Ret. @ 36,000; 1 Ret. @ 30,000;  
1 Ret. @ 25,000; 1 Ret. @ 10,000; 3 Ret. @ 5,000; 1 Ret. @ 3,895.83;  
1 Ret. @ 3,000; 1 Ret. @ 2,951.39; 1 Ret. @ 2,500; 1 Ret. @ 500;  
8 Dep. @ 3,000; 1 Dep. @ 2,500; 2 Dep. @ 2,250; 3 Dep. @ 2,000;  
1 Dep. @ 1,500; 1 Dep. @ 1,000.

\*\* 1 @ 25,064.04; 1 @ 20,071.23; 1 Dep. @ 3,323.37; 1 Dep. @  
3,322.87; 1 Dep. @ 3,017.18; 1 Dep. @ 3,014.92; 1 Dep. @ 3,013.56;  
1 Dep. @ 3,002.26.

Total New Applications Received

Association Plan Hospitalization	676	
Contract Hospitalization	18	
UBLIC	281	
WAEPA	98	
Contract Life	4	
Income Replacement	10	
Specified Diseases	54	
Flight and Accident Plan	99	
Air Flight	1,097	
Military Air Flight	<u>89</u>	<u>2,426</u>

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Total Active Accounts

	Association Plan Hospitalization
	Employees (FEHBA)
	Retirees
	Contract Hospitalization
(1)	UBLIC
	WAEPA
	Contract Life
	Income Replacement
	Specified Diseases
	Flight and Accident Plan
	Air Flight
	Military Air Flight



Amount of Insurance in Force

(2)	UBLIC	145,160,777	
	WAEPA	38,827,750	
	Contract Life	<u>1,945,000</u>	<u>\$185,933,527</u>
(1)	Included 1,507 retirees		
(2)	Includes \$28,881,777 on retirees.		